

Fill in this information to identify the case:

Debtor 1 Casimir J Rogala

Debtor 2 Lisa A Rogala

United States Bankruptcy Court for the: Northern District of Ohio

Case number : 18-51273-amk

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of CVF III Mortgage Loan Trust II **Court claim no.** 13
(if known):

Last 4 digits of any number
you use to identify the debtor's
account: 9340

Date of payment change: 06/01/2020
Must be at least 21 days after date of
this notice

New total payment: \$2,215.72
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$517.60**New escrow payment:** \$569.24**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a
notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Casimir J Rogala
First Name Middle Name Last Name

Case number (if known) 18-51273-amk

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Kristin A. Zilberstein Date 05/09/2020
Signature

Print: Kristin A. Zilberstein Title Authorized Agent for Creditor
Company Padgett Law Group
Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 11th day of May, 2020.

/S/ Kristin A. Zilberstein

KRISTIN A. ZILBERSTEIN
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 18-51273-amk)

Debtor

Casimir J Rogala
1701 Mayflower Lane
Hudson, OH 44236

Co-Debtor

Lisa A Rogala
1701 Mayflower Lane
Hudson, OH 44236

Attorney

David A. Mucklow
919 E Turkeyfoot Lake Road #B
Akron, OH 44312

Trustee

Keith Rucinski
Chapter 13 Trustee
One Cascade Plaza Suite 2020
Akron, OH 44308



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

CASIMIR J ROGALA
1701 Mayflower Ln
Hudson OH 44236

Analysis Date:

April 15, 2020

Loan:

Property Address:

1701 Mayflower Ln
Hudson, OH 44236

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Jun 01, 2020		Prior Esc Pmt		June 01, 2019		Escrow Balance Calculation	
P & I Pmt:	\$1,646.48		\$1,646.48		\$1,646.48		P & I Pmt:	\$1,646.48			Due Date:	November 01, 2018
Escrow Pmt:	\$421.58		\$569.24		\$569.24		Escrow Pmt:	\$517.60			Escrow Balance:	\$0.00
Other Funds Pmt:	\$0.00		\$0.00		\$0.00		Other Funds Pmt:	\$0.00			Anticipated Pmts to Escrow:	\$9,162.26
Asst. Pmt (-):	\$0.00		\$0.00		\$0.00		Asst. Pmt (-):	\$0.00			Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00		\$0.00		\$0.00		Resrv Acct Pmt:	\$0.00				
Total Payment:	\$2,068.06		\$2,215.72		\$2,215.72		Total Payment:	\$2,164.08			Anticipated Escrow Balance:	\$9,162.26

Shortage/Overage Information		Effective Jun 01, 2020
Upcoming Total Annual Bills		\$6,830.86
Required Cushion		\$1,138.48
Required Starting Balance		\$2,486.73
Escrow Shortage		\$0.00
Surplus		\$6675.53

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,138.48. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,138.48 or 1/6 of the anticipated payment from the account.	
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This is a statement of actual activity in your escrow account from June 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jun 2019	517.60				Starting Balance	2,529.47	(7,055.52)
Jun 2019				2,486.73	* County Tax	3,047.07	(7,055.52)
Jul 2019	517.60		2,529.47		* County Tax	1,035.20	(9,542.25)
Aug 2019	517.60				*	1,552.80	(9,542.25)
Sep 2019	517.60				*	2,070.40	(9,542.25)
Oct 2019	517.60				*	2,588.00	(9,542.25)
Nov 2019	517.60				*	3,105.60	(9,542.25)
Dec 2019	517.60				*	3,623.20	(9,542.25)
Jan 2020	517.60				*	4,140.80	(9,542.25)
Feb 2020	517.60		2,486.73	2,707.13	* County Tax	2,171.67	(12,249.38)
Mar 2020	517.60				*	2,689.27	(12,249.38)
Mar 2020				1,637.00	* Hazard	2,689.27	(13,886.38)
Apr 2020	517.60		1,195.00		* Hazard	2,011.87	(13,886.38)
May 2020	517.60				*	2,529.47	(13,886.38)
					Anticipated Transactions	2,529.47	0.00
May 2020		9,162.26 ^P					\$9,162.26
	\$6,211.20	\$9,162.26	\$6,211.20	\$6,830.86			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

April 15, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jun 2020	569.24		Starting Balance	9,162.26	2,486.73
Jul 2020	569.24	2,486.73	County Tax	9,731.50	3,055.97
Aug 2020	569.24			7,814.01	1,138.48
Sep 2020	569.24			8,383.25	1,707.72
Oct 2020	569.24			8,952.49	2,276.96
Nov 2020	569.24			9,521.73	2,846.20
Dec 2020	569.24			10,090.97	3,415.44
Jan 2021	569.24			10,660.21	3,984.68
Feb 2021	569.24	2,707.13	County Tax	11,229.45	4,553.92
Mar 2021	569.24			9,091.56	2,416.03
Apr 2021	569.24	1,637.00	Hazard	9,660.80	2,985.27
May 2021	569.24			8,593.04	1,917.51
	<u>569.24</u>			9,162.28	2,486.75
	\$6,830.88	\$6,830.86			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 9,162.26. Your starting balance (escrow balance required) according to this analysis should be \$2,486.73.

We anticipate the total of your coming year bills to be 6,830.86. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$569.24
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$569.24</u>

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.